

## **REMARKS**

Applicant appreciates the Examiner's careful review of the present application, and respectfully requests reconsideration in light of the preceding amendments and the following remarks.

### **Claims Amendments/Status**

By way of this reply, claim 1 has been amended to clarify that the common account is configured to store transaction details including a transaction amount received from the account holder during the transaction and to send the stored transaction details to the linked account translator so that the primary account and the one or more linked secondary accounts are updated according to the transaction details. This claim amendment finds solid support in paragraphs 0085-0086 and 0089-0090 of the published specification. No new matter has been added by these amendments.

### **Rejection under 35 U.S.C. § 103**

1. Claims 1, 3, 5-10, 13, and 14 stand rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent Application Publication 2006/0036543 ("Blagg") in view of U.S. Patent Application Publication 2007/0136169 ("Dilip"). This rejection is traversed for the reasons presented below.

"To establish a *prima facie* case of obviousness "...the prior art reference (or references when combined) must teach or suggest all the claim limitations." (*see* MPEP § 2143.03). Further, "all words in a claim must be considered in judging the patentability of that claim against the prior art." (*see* MPEP § 2143.03). The Applicant respectfully asserts that the cited references, whether considered separately or in combination, fail to teach or suggest all the limitations of independent claim 1.

As noted above, amended independent claim 1 recites, in part, "the common account is configured to store transaction details including a transaction amount received from the account holder during the transaction and to send the stored transaction details to the linked account translator so that the primary account and the one or more linked secondary accounts are updated according to the transaction details." Given the common account as claimed, transactions can be conducted more stably without affecting the database on the primary and

secondary accounts during the transactions. In accordance with one or more embodiments, the transaction details stored in the common account during a transaction are sent to the account translator after the transaction is completed so that the transaction details are reflected on the primary and secondary accounts.

Blagg relates to a method for creating groups of linked accounts, which links financial records associated with the accounts. That is, a group in Bragg is a collection of multiple, linked accounts. A group of linked accounts share an account statement, a credit line, etc. (*see* paragraphs 0016 and 0036). However, a “group” is merely a collection of accounts as mentioned, but is not a common account that temporarily stores transaction details including a transaction amount. In fact, Blagg is silent as to a common account as claimed.

Dilip relates to a method and system for performing the transfer of funds between accounts at different financial institutions. As can be seen from Fig. 19, Dilip does not show or teach linked primary and secondary accounts, but merely describes that transactions are conducted by the financial management system 658 between accounts at different financial institutions. Dilip does not show or suggest a common account configured to store transaction details including a transaction amount received from an account holder during a transaction, much less sending the stored transaction details to the linked account translator so that primary and secondary accounts are updated according to the transaction details. Therefore, Dilip fails to cure the deficiencies of Blagg.

In view of the above, Blagg and Dilip, whether considered separately or in combination, fail to show or suggest all the features of claim 1, and thus claim 1 is patentable over Blagg and Dilip. Claims 3, 5-10, 13, and 14, depending from claim 1, are also patentable for at least the same reasons. Accordingly, withdrawal of this rejection is respectfully requested.

2. Claim 2 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Blagg and Dilip in view of U.S. Patent No. 5,999,596 (“Walker1”).

Claim 2 depends from independent claim 1. As discussed above, Blagg and Dilip fail to show or suggest at least the aforementioned features of independent claim 1. Further, Walker1 fails to cure the deficiencies of Blagg and Dilip. Specifically, Walker1 is only relied upon for the cited teaching of various terminals. However, like Blagg and Dilip, Walker1 is silent with respect to at least the aforementioned features of claim 1. Therefore, Blagg, Dilip,

and Walker1, whether considered separately or in combination, fail to show or suggest all the features of claim 1, and thus claim 1 is patentable over Blagg, Dilip, and Walker1. Claim 2 is also patentable for at least the same reasons set forth with respect to claim 1.

3. Claim 3 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Blagg and Dilip in view of U.S. Patent No. 6,330,544 ("Walker2").

Claim 3 depends from independent claim 1. As discussed above, Blagg and Dilip fail to show or suggest at least the aforementioned features of independent claim 1. Further, Walker2 fails to cure the deficiencies of Blagg and Dilip. Specifically, Walker2 is only relied upon for the cited teaching of account numbers. However, like Blagg and Dilip, Walker2 is silent with respect to at least the aforementioned features of claim 1. Therefore, Blagg, Dilip, and Walker2, whether considered separately or in combination, fail to show or suggest all the features of claim 1, and thus claim 1 is patentable over Blagg, Dilip, and Walker2. Claim 3 is also patentable for at least the same reasons set forth with respect to claim 1.

Conclusion

All objections and rejections having been addressed, it is respectfully submitted that the present application should be in condition for allowance and a Notice to that effect is earnestly solicited. Early issuance of a Notice of Allowance is courteously solicited.

The Examiner is invited to telephone the undersigned, Applicants' attorney of record, to facilitate advancement of the present application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 07-1337 and please credit any excess fees to such deposit account.

Respectfully submitted,  
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